

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID W MURPHY  
BAMBI L MURPHY

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-21773

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/03/2018 and confirmed on 6/14/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		94,243.65
Less Refunds to Debtor	1,525.21	
TOTAL AMOUNT OF PLAN FUND		92,718.44

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	4,326.55	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,326.55

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BENEFICIAL MORTGAGE/CDC* (RE)++ Acct: 9801	0.00	0.00	0.00	0.00
	MIDFIRST BANK SSB* Acct: 9828	0.00	46,511.20	0.00	46,511.20
	BENEFICIAL MORTGAGE/CDC* (RE)++ Acct: 9801	0.00	0.00	0.00	0.00
	MIDFIRST BANK SSB* Acct: 9828	2,715.03	2,715.03	0.00	2,715.03
	ONE MAIN FINANCIAL OF PA INC - SERVIC Acct: 3195	3,853.05	3,853.05	779.27	4,632.32
					53,858.55

Priority					
	DAI ROSENBLUM ESQ Acct:	0.00	0.00	0.00	0.00
	DAVID W MURPHY Acct:	0.00	0.00	0.00	0.00
	DAVID W MURPHY Acct:	1,525.21	1,525.21	0.00	0.00
	DAI ROSENBLUM ESQ Acct:	3,000.00	3,000.00	0.00	0.00
	DAI ROSENBLUM ESQ Acct:	1,000.00	1,000.00	0.00	0.00
	ACAR LEASING LTD D/B/A GM FINANCIAL Acct: 8171	7,172.10	7,172.10	0.00	7,172.10
	VW CREDIT LEASING LTD Acct: 7213	0.00	0.00	0.00	0.00
					7,172.10

Unsecured					
	FIFTH THIRD BANK Acct: 0213	0.00	0.00	0.00	0.00
	ATT Acct:	0.00	0.00	0.00	0.00
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2858				
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00
	Acct: 5867				
	CAPITAL ONE BANK (USA) NA BY AMERIC	4,080.22	3,769.88	0.00	3,769.88
	Acct: 5457				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,966.28	2,740.66	0.00	2,740.66
	Acct: 3424				
	MIDLAND FUNDING LLC	603.51	557.61	0.00	557.61
	Acct: 6626				
	LVNV FUNDING LLC, ASSIGNEE	2,015.49	1,862.19	0.00	1,862.19
	Acct: 6774				
	MIDLAND FUNDING LLC	860.35	794.91	0.00	794.91
	Acct: 2853				
	MIDLAND FUNDING LLC	2,310.34	2,134.62	0.00	2,134.62
	Acct: 9341				
	DEPARTMENT STORES NATIONAL BANK	580.29	536.15	0.00	536.15
	Acct: 2633				
	SEVENTH AVENUE	6,638.40	6,133.48	0.00	6,133.48
	Acct: 5570				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	932.80	861.85	0.00	861.85
	Acct: 7224				
	PORTFOLIO RECOVERY ASSOCIATES, LL	867.83	801.82	0.00	801.82
	Acct: 6803				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	624.31	576.82	0.00	576.82
	Acct: 4480				
	QUANTUM3 GROUP LLC AGNT - COMENIT	2,804.56	2,591.25	0.00	2,591.25
	Acct: 0153				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 2633				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4480				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	HSBC MORTGAGE SVCS (RE)*++	0.00	0.00	0.00	0.00
	Acct:				
	GLEN TOY	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM E CRAIG ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CLIENT SERVICES	0.00	0.00	0.00	0.00
	Acct: 6920				
	CREDIT CONTROL COLLECTIONS++	0.00	0.00	0.00	0.00
	Acct: 8486				
	HAYT HAYT & LANDAU LLC	0.00	0.00	0.00	0.00
	Acct: 01NQ				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct:				
	NORTHSTAR LOCATION SERVICES	0.00	0.00	0.00	0.00
	Acct: 2858				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: 6803				
	PRESSLER FELT & WARSHAW LLP	0.00	0.00	0.00	0.00
	Acct:				
					23,361.24
TOTAL PAID TO CREDITORS					84,391.89

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TOTAL CLAIMED	
PRIORITY	7,172.10
SECURED	6,568.08
UNSECURED	25,284.38

Date: 06/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

DAVID W MURPHY  
BAMBI L MURPHY  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-21773

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
David W Murphy  
Bambi L Murphy  
Debtors

Case No. 18-21773-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jun 27, 2023

Form ID: pdf900

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David W Murphy, Bambi L Murphy, 707 Ferne Drive, Kittanning, PA 16201-2311
14825972	+ AT & T, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
14825974	Barclays Bank Card, P.O. Box 23870, Jacksonville, FL 32241-3870
14825981	+ Glen Toy, 505 North Crescent St, Kittanning, PA 16201-2213
14825984	+ HSBC, CML Customer Resolution Department, 1421 W. Shure Drive, Suite 100, Arlington Heights, IL 60004-7818
14825983	+ Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
14825986	+ Joshua McNamara, Esq., Hayt, Hayt, & Landau LLC, Meridian Center I, 2 Industrial Way West, Eatontown, NJ 07724-2279
14825988	Macy's, P.O. Box 31179, San Antonio, TX 78265-9728
14825990	Midland Mortgage, P.O. Box 269074, Oklahoma City, OK 73126-9074
14825993	+ One Main Financial, Bankruptcy Department, 725 Industrial Boulevard, London, KY 40741-7288

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 28 2023 00:52:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: bnc-quantum@quantum3group.com	Jun 28 2023 00:52:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 28 2023 00:52:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14884921	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 28 2023 00:52:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14825973	Email/Text: BarclaysBankDelaware@tsico.com	Jun 28 2023 00:52:00	Barclays Bank Card, P.O. Box 8801, Wilmington, DE 19899-8801
14825975	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jun 28 2023 00:51:00	Beneficial/hfs, PO Box 5263, Carol Stream, IL 60197-5263
14825976	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2023 01:07:27	Capital One Bank, P.O. Box 5155, Norcross, GA 30091
14825978	Email/Text: correspondence@credit-control.com	Jun 28 2023 00:52:00	Credit Control LLC, PO Box 31179, Tampa, FL 33631
14849298	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2023 01:07:08	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14857600	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2023 01:07:09	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14825977	+ Email/Text: mediamanagers@clientservices.com	Jun 28 2023 00:51:00	Client Services, Inc., 3451 Harry Truman Bl, Saint

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Case Number	Communication Type	Recipient Email/Phone	Date/Time	Sender/Details
14825979	Email/PDF	creditonebknotifications@resurgent.com	Jun 28 2023 01:07:02	Charles, MO 63301-9816 Credit One Bank, PO Box 98878, Las Vegas, NV 89193-8878
14860543	+ Email/PDF	Citi.BNC.Correspondence@citi.com	Jun 28 2023 01:06:47	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14983445	Email/Text	bnc-quantum@quantum3group.com	Jun 28 2023 00:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14825980	+ Email/Text	collectionbankruptcies.bancorp@53.com	Jun 28 2023 00:53:00	Fifth Third Bank, c/o Bankruptcy Dept. Mdropso5, 1850 East Paris, Grand Rapids, MI 49546-6210
14825982	Email/Text	GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 28 2023 00:52:00	GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
14825985	Email/Text	BNCNOTICES@noexternalmail.hsbc.com	Jun 28 2023 00:51:00	HSBC Mortgage Services, P.O. Box 17580, Baltimore, MD 21297-1580
14825987	+ Email/PDF	resurgentbknotifications@resurgent.com	Jun 28 2023 01:06:45	LVNV Funding, P.O. Box 1269, Greenville, SC 29602-1269
14878555	Email/PDF	resurgentbknotifications@resurgent.com	Jun 28 2023 01:19:13	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14868142	+ Email/Text	bankruptcydpt@mcmcg.com	Jun 28 2023 00:53:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14878218	+ Email/PDF	ais.midfirst.ebn@aisinfo.com	Jun 28 2023 01:07:08	MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
14825989	Email/Text	bankruptcydpt@mcmcg.com	Jun 28 2023 00:53:00	Midland Credit Management, Inc., PO Box 60578, Los Angeles, CA 90060-0578
14825991	^ MEBN		Jun 28 2023 00:51:45	Northstar Location Services, 4285 Genesee Street, Buffalo, NY 14225-1943
14825992	^ MEBN		Jun 28 2023 00:51:46	Northstar Location Services LLC, Attn: Financial Services Dept., 4285 Genesee St., Buffalo, NY 14225-1943
14855935	Email/PDF	cbp@onemainfinancial.com	Jun 28 2023 01:19:24	OneMain, P.O. Box 3251, Evansville, IN 47731-3251
14825994	Email/PDF	PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2023 01:45:41	Portfolio Recovery Associates LLC, PO BOX 12914, Norfolk, VA 23541
14826802	+ Email/PDF	rmscedi@recoverycorp.com	Jun 28 2023 01:07:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14825995	Email/Text	signed.order@pfwattorneys.com	Jun 28 2023 00:52:00	Pressler & Pressler LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
14868766	Email/Text	bnc-quantum@quantum3group.com	Jun 28 2023 00:52:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14875676	Email/Text	bnc-quantum@quantum3group.com	Jun 28 2023 00:52:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14863251	+ Email/Text	bankruptcy@sccompanies.com	Jun 28 2023 00:53:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14825996	Email/Text	bankruptcy@sccompanies.com	Jun 28 2023 00:53:00	Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
14825997	Email/PDF	gecsedi@recoverycorp.com	Jun 28 2023 01:19:23	Synchrony Bank/Dicks Sporting Goods, P.O. Box 965004, Orlando, FL 32896-5004
14825998	Email/PDF	gecsedi@recoverycorp.com	Jun 28 2023 01:06:43	Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927

District/off: 0315-2

User: auto

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Date Rcvd: Jun 27, 2023

Form ID: pdf900

Total Noticed: 47

14826000	Email/Text: VWBKNotices@nationalbankruptcy.com	Jun 28 2023 00:52:00	VW Credit, P.O. Box 5215, Carol Stream, IL 60197-5215
14856303	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Jun 28 2023 00:52:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14825999	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2023 00:52:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14878673	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Dai Rosenblum	on behalf of Debtor David W Murphy dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com;jody@dairosenblumbankruptcy.com
Dai Rosenblum	on behalf of Joint Debtor Bambi L Murphy dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com;jody@dairosenblumbankruptcy.com
Maria T. Capiral	on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com



District/off: 0315-2

User: auto

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Total Noticed: 47

mhazlett@mortoncraig.com;mortoncraigcf@gmail.com

TOTAL: 8